WHAT IS CLAIMED IS:

- 1. An information terminal having a function of making a call, comprising:
- (a) a communicator making communication with a calling or called party;
- (b) a memory storing at least one an exception code; and
 - (c) a main control unit,

said main control unit (c1) determining an item to be monitored, (c2) judging whether said item meets with a predetermined condition for prohibiting making a call, (c3) judging whether a code of a calling or called party is coincident with said exception code, and (c4) prohibiting making a call, if said predetermined condition is satisfied, and if said code of a calling or called party is not coincident with said exception code.

- The information terminal as set forth in claim 1, wherein said main
 control unit allows a desired exception code to be stored in said memory.
 - 3. The information terminal as set forth in claim 1, wherein said main control unit judges whether a clear condition is satisfied or not, and reset said item, if said clear condition is satisfied.

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- 4. The information terminal as set forth in claim 3, further comprising a controller for designating said clear condition.
- 5. The information terminal as set forth in claim 1, wherein said main control unit determines a fee index corresponding to a communication fee, as said item, judges whether said fee index is over a predetermined upper limit of a fee index, and judges that said predetermined condition for prohibiting making a call is satisfied, if said fee index is over said predetermined upper limit of a fee index.

- The information terminal as set forth in claim 5, wherein said main control unit calculates said fee index, based on an index signal transmitted during communication.
- 7. The information terminal as set forth in claim 3, wherein said clear condition is that the present date reaches a predetermined date.
 - 8. The information terminal as set forth in claim 3, wherein said clear condition is that a predetermined data is transmitted during communication.

- 9. An information terminal having a function of making a call, comprising:
- (a) a communicator making communication with a calling or called party; and
 - (b) a main control unit.

said main control unit (b1) calculates a fee index reflecting a fee of communication made by said communicator, (b2) integrates said communication fee to thereby calculate a total fee index, (b3) judges whether initialization condition is satisfied, and (b4) initializes said total fee index if said initialization condition is satisfied.

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10. The information terminal as set forth in claim 9, wherein said main control unit includes at least one of a calendar device and a timer, and wherein said initialization condition is that the present date reaches a predetermined date.

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11. The information terminal as set forth in claim 9, wherein said main control unit includes predetermined ID data, and wherein said initialization condition is that said communicator receives said ID data.

- 12. The information terminal as set forth in claim 11, wherein said main control unit has a function of setting or changing said ID data.
- 13. An information terminal having a function of making a call, said information terminal prohibiting making a call when a total communication fee is over a threshold upper limit, but allowing making a call to a party or parties having been set in advance as an exception or exceptions even when a total communication fee is over a threshold upper limit.
- 14. The information terminal as set forth in claim 13, wherein said total communication fee is automatically reset when a predetermined clear condition is satisfied.
- 15. The information terminal as set forth in claim 14, wherein said predetermined clear condition is that the present date reaches a predetermined date.
- 16. The information terminal as set forth in claim 14, wherein said predetermined clear condition is that said information terminal receives 20 predetermined data during communication.
 - 17. A method of making communication by means of an information terminal having a function of making a call, comprising the steps of:
 - (a) setting at least one exception code;
 - (b) determining an item to be monitored;
 - (c) judging whether said item meets with a predetermined condition for prohibiting making a call;
 - (d) judging whether a code of a calling or called party is coincident with said exception code; and

- (e) prohibiting making a call, if said predetermined condition is satisfied, and if said code of a calling or called party is not coincident with said exception code.
 - 18. The method as set forth in claim 17, further comprising the steps of:
 - (f) judging whether a clear condition is satisfied or not; and
 - (g) resetting said item, if said clear condition is satisfied.
- 19. The method as set forth in claim 17, further comprising the step of determining a fee index corresponding to a communication fee, as said item.

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- 20. The method as set forth in claim 19, further comprising the steps of:
- (h) judging whether said fee index is over a predetermined upper limit of a fee index; and
- (i) carrying out said step (c), if said fee index is over said predetermined upper limit of a fee index.
- 21. The method as set forth in claim 19, further comprising the step of calculating said fee index, based on an index signal transmitted during communication.

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- 22. The method as set forth in claim 18, wherein said clear condition is that the present date reaches a predetermined date.
- 23. The method as set forth in claim 18, wherein said clear condition is that a predetermined data is transmitted during communication. 25
 - 24. A method of making communication by means of an information terminal having a function of making a call, comprising the steps of:
 - (a) judging whether a total communication fee is over a threshold upper

limit; and

- (b) prohibiting making a call when said total communication fee is over said threshold upper limit, and allowing making a call to a party or parties having been set in advance as an exception or exceptions even when said total communication fee is over said threshold upper limit.
- 25. The method as set forth in claim 24, further comprising the step (c) of resetting said total communication fee when a predetermined clear condition is satisfied.

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- 26. The method as set forth in claim 25, wherein said predetermined clear condition is that the present date reaches a predetermined date.
- 27. The method as set forth in claim 25, wherein said predetermined condition is that said information terminal receives predetermined data during communication.
 - 28. A storage medium readable by a computer, storing a program therein for causing a computer to act as an information terminal having a function of making a call, said information terminal comprising:
 - (a) a communicator making communication with a calling or called party;
 - (b) a memory storing at least one an exception code; and
 - (c) a main control unit.

said main control unit (c1) determining an item to be monitored, (c2) judging whether said item meets with a predetermined condition for prohibiting making a call, (c3) judging whether a code of a calling or called party is coincident with said exception code, and (c4) prohibiting making a call, if said predetermined condition is satisfied, and if said code of a calling or called party is not coincident with said exception code.

- 29. The storage medium as set forth in claim 28, wherein said main control unit allows a desired exception code to be stored in said memory.
- 5 30. The storage medium as set forth in claim 28, wherein said main control unit judges whether a clear condition is satisfied or not, and reset said item, if said clear condition is satisfied.
- 31. The storage medium as set forth in claim 30, further comprising a 10 controller for designating said clear condition.
 - 32. The storage medium as set forth in claim 28, wherein said main control unit determines a fee index corresponding to a communication fee, as said item, judges whether said fee index is over a predetermined upper limit of a fee index, and judges that said predetermined condition for prohibiting making a call is satisfied, if said fee index is over said predetermined upper limit of a fee index.
- 33. The storage medium as set forth in claim 32, wherein said main control unit calculates said fee index, based on an index signal transmitted during 20 communication.
 - 34. The storage medium as set forth in claim 30, wherein said clear condition is that the present date reaches a predetermined date.
- 25 35. The storage medium as set forth in claim 30, wherein said clear condition is that a predetermined data is transmitted during communication.
 - 36. A storage medium readable by a computer, storing a program therein for causing a computer to act as an information terminal having a function of making

a call, said information terminal comprising:

- (a) a communicator making communication with a calling or called party; and
 - (b) a main control unit,
- said main control unit (b1) calculates a fee index reflecting a fee of communication made by said communicator, (b2) integrates said communication fee to thereby calculate a total fee index, (b3) judges whether initialization condition is satisfied, and (b4) initializes said total fee index if said initialization condition is satisfied.

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- 37. The storage medium as set forth in claim 36, wherein said main control unit includes at least one of a calendar device and a timer, and wherein said initialization condition is that the present date reaches a predetermined date.
- 15 38. The storage medium as set forth in claim 36, wherein said main control unit includes predetermined ID data, and wherein said initialization condition is that said communicator receives said ID data.
- 39. The storage medium as set forth in claim 38, wherein said main control unit has a function of setting or changing said ID data. 20
 - 40. A storage medium readable by a computer, storing a program therein for causing a computer to act as an information terminal having a function of making a call, said information terminal prohibiting making a call when a total communication fee is over a threshold upper limit, but allowing making a call to a party or parties having been set in advance as an exception or exceptions even when a total communication fee is over a threshold upper limit.
 - 41. The storage medium as set forth in claim 40, wherein said total

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communication fee is automatically reset when a predetermined clear condition is satisfied.

- 42. The storage medium as set forth in claim 41, wherein said predetermined clear condition is that the present date reaches a predetermined date.
 - 43. The storage medium as set forth in claim 41, wherein said predetermined clear condition is that said information terminal receives predetermined data during communication.

- 44. A storage medium readable by a computer, storing a program therein for causing a computer to carry out a method of making communication by means of an information terminal having a function of making a call, said method comprising the steps of
- 15 (a) setting at least one exception code:
 - (b) determining an item to be monitored;
 - (c) judging whether said item meets with a predetermined condition for prohibiting making a call;
- (d) judging whether a code of a calling or called party is coincident with said 20 exception code; and
 - (e) prohibiting making a call, if said predetermined condition is satisfied, and if said code of a calling or called party is not coincident with said exception code.
- 45. The storage medium as set forth in claim 44, wherein said method 25 further includes the steps of:
 - (f) judging whether a clear condition is satisfied or not; and
 - (g) resetting said item, if said clear condition is satisfied.
 - 46. The storage medium as set forth in claim 17, f wherein said method



further includes the steps of determining a fee index corresponding to a communication fee, as said item.

- 47. The storage medium as set forth in claim 45, wherein said method further includes the steps of:
 - (h) judging whether said fee index is over a predetermined upper limit of a fee index;
 - (i) carrying out said step (c), if said fee index is over said predetermined upper limit of a fee index.

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- 48. The storage medium as set forth in claim 45, wherein said method further includes the step of calculating said fee index, based on an index signal transmitted during communication.
- 49. The storage medium as set forth in claim 45, wherein said clear condition is that the present date reaches a predetermined date.
 - 50. The storage medium as set forth in claim 45, wherein said clear condition is that a predetermined data is transmitted during communication.

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51. A storage medium readable by a computer, storing a program therein for causing a computer to carry out a method of making communication by means of an information terminal having a function of making a call, said method comprising the steps of:

- (a) judging whether a total communication fee is over a threshold upper limit; and
- (b) prohibiting making a call when said total communication fee is over said threshold upper limit, and allowing making a call to a party or parties having been set in advance as an exception or exceptions even when said total

communication fee is over said threshold upper limit.

- 52. The storage medium as set forth in claim 51, wherein said method further includes the step of resetting said total communication fee when a predetermined clear condition is satisfied.
- 53. The storage medium as set forth in claim 52, wherein said predetermined clear condition is that the present date reaches a predetermined date.
- 10 54. The storage medium as set forth in claim 52, wherein said predetermined condition is that said information terminal receives predetermined data during communication.